

**Information to identify the case:**

Debtor 1	<u>James C. Langford</u>	Social Security number or ITIN	xxx-xx-7933
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sophie M. Taillefer</u>	Social Security number or ITIN	xxx-xx-5097
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-18790-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James C. Langford

Sophie M. Taillefer

7/3/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James C. Langford  
Sophie M. Taillefer  
Debtors

Case No. 19-18790-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 03, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2024:

Recip ID	Recipient Name and Address
db	+ James C. Langford, 4108 Quail Ridge Dr., Plainsboro, NJ 08536-4209
jdb	+ Sophie M. Taillefer, 339 Woodlake Drive, Marlton, NJ 08053-3609
518217118	+ Avante USA, 2950 S. Gessner Road, Suite 265, Houston, TX 77063-3751
518217129	Comenity-New York & Co., P.O. Box 659728, San Antonio, TX 78265-9728
518217130	Comenity-Venus, P.O. Box 659450, San Antonio, TX 78265-9450
518217150	WAWA Credit Card, PO Box 9001101, Louisville, KY 40290-1101

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 03 2024 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 03 2024 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518217117	EDI: GMACFS.COM	Jul 04 2024 00:28:00	Ally, Payment Processing Center, P.O. Box 78234, Phoenix, AZ 85062-8234
518333665	EDI: GMACFS.COM	Jul 04 2024 00:28:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519260100	+ EDI: AISACG.COM	Jul 04 2024 00:28:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518217119	EDI: TSYS2	Jul 04 2024 00:28:00	Barclays, PO Box 13337, Philadelphia, PA 19101-3337
518217121	EDI: CITICORP	Jul 04 2024 00:28:00	Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
518217120	EDI: CITICORP	Jul 04 2024 00:28:00	Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007
518217122	EDI: CAPITALONE.COM	Jul 04 2024 00:28:00	Capital One, P.O. Box 71087, Charlotte, NC 28272-1087
518217123	EDI: CAPITALONE.COM	Jul 04 2024 00:28:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518217125	EDI: CAPONEAUTO.COM	Jul 04 2024 00:28:00	Capital One Auto Finance, P.O. Box 60511, City of Industry, CA 91716-0511
518230349	+ EDI: AISACG.COM	Jul 04 2024 00:28:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave.

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			Dept. APS, Oklahoma City, OK 73118-7901
518237737	+ EDI: AISACG.COM	Jul 04 2024 00:28:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518271351	+ EDI: AIS.COM	Jul 04 2024 00:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518217126	EDI: CAPITALONE.COM	Jul 04 2024 00:28:00	Capital One Retail Services, P.O. Box 71106, Charlotte, NC 28272-1106
518280733	Email/PDF: bncnotices@becket-lee.com	Jul 03 2024 20:58:16	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518342834	+ EDI: CITICORP	Jul 04 2024 00:28:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518217127	EDI: WFNNB.COM	Jul 04 2024 00:28:00	Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
518217128	EDI: WFNNB.COM	Jul 04 2024 00:28:00	Comenity-HSN, P.O. Box 659707, San Antonio, TX 78265-9707
518217136	EDI: CITICORP	Jul 04 2024 00:28:00	Macy's, PO Box 9001094, Louisville, KY 40290-1094
518217132	^ MEBN	Jul 03 2024 20:39:24	DSRM National Bank, P.O. Box 300, Amarillo, TX 79105-0300
518342836	EDI: Q3G.COM	Jul 04 2024 00:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518217131	+ EDI: DISCOVER	Jul 04 2024 00:28:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
518229734	EDI: DISCOVER	Jul 04 2024 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518323174	Email/Text: BNCnotices@dcmservices.com	Jul 03 2024 20:49:00	EMERGENCY PHYSICIAN SERVICES OF NJ PA, PO Box 1123, Minneapolis, MN 55440-1123
518289144	EDI: IRS.COM	Jul 04 2024 00:28:00	IRS, POB 7346, Philadelphia, PA 19101-7346
518322601	EDI: JEFFERSONCAP.COM	Jul 04 2024 00:28:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518217135	Email/Text: PBNCNotifications@peritussservices.com	Jul 03 2024 20:48:00	Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
519927636	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 03 2024 20:58:07	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519927637	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 03 2024 20:47:53	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518342804	EDI: PRA.COM	Jul 04 2024 00:28:00	Portfolio Recovery Associates, LLC, C/O Barclaycard, POB 41067, Norfolk VA 23541
518341351	EDI: PRA.COM	Jul 04 2024 00:28:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518342806	EDI: PRA.COM	Jul 04 2024 00:28:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
518342838	EDI: PRA.COM	Jul 04 2024 00:28:00	Portfolio Recovery Associates, LLC, c/o Lord And Taylor, POB 41067, Norfolk VA 23541
518342809	EDI: PRA.COM	Jul 04 2024 00:28:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518217137	EDI: SYNC	Jul 04 2024 00:28:00	PayPal Credit, P.O. Box 71202, Charlotte, NC 28272-1202

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518326913	EDI: Q3G.COM	Jul 04 2024 00:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518326918	EDI: Q3G.COM	Jul 04 2024 00:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518217139	Email/Text: pattim@rickart.com	Jul 03 2024 20:49:00	Rickart Collection Systems, 575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902
518217141	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 03 2024 20:48:00	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
518217140	EDI: CITICORP	Jul 04 2024 00:28:00	Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
518336855	^ MEBN	Jul 03 2024 20:42:13	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518217142	EDI: SYNC	Jul 04 2024 00:28:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
518222765	^ MEBN	Jul 03 2024 20:42:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518217144	+ EDI: SYNC	Jul 04 2024 00:28:00	Synchrony Bank/Amazon, PO BOX 960013, Orlando, FL 32896-0013
518217145	EDI: SYNC	Jul 04 2024 00:28:00	Synchrony Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090
518252340	+ Email/Text: bncmail@w-legal.com	Jul 03 2024 20:49:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518217146	EDI: WTRRN BANK.COM	Jul 04 2024 00:28:00	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
518217148	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 03 2024 20:48:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197-5855
518309713	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 03 2024 20:48:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518217149	EDI: SYNC	Jul 04 2024 00:28:00	Walmart/Synchrony Bank, P.O. Box 530927, Atlanta, GA 30353-0927
518316377	EDI: WFFC2	Jul 04 2024 00:28:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518217151	+ EDI: WFFC2	Jul 04 2024 00:28:00	Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753

TOTAL: 53

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518217124	*	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518217133	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724
518217134	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724
518217138	*	PayPal Credit, P.O. Box 71202, Charlotte, NC 28272-1202
518217143	*	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
518217147	*	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
518217152	*+	Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753

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518217153 \*+

Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 05, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin C. Fayette	on behalf of Debtor James C. Langford kfayette@kevinfayette.com
Kevin C. Fayette	on behalf of Joint Debtor Sophie M. Taillefer kfayette@kevinfayette.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6